EFS-Web Receipt date: 04/29/2005

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of:

Morivasu SUMI, et al. Attorney Docket Number: 108390-00050

Serial Number: 10/617,701 Confirmation Number: 3713

Filed: July 14, 2003 Art Unit: 3629

For: LOAN ASSET MANAGING SYSTEM AND LOAN ASSET MANAGING METHOD, AND RECORDING MEDIUM AND COMPUTER PROGRAM

PRODUCT THEREFOR

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents

P.O. Box 1450 Alexandria, VA 22313-1450

Date: April 29, 2005

Sir:

Pursuant to 37 CFR §1.56, the attention of the Patent and Trademark Office is hereby directed to the information items listed on the attached PTO/SB/08a and PTO/SB/08b. Unless otherwise indicated herein, one copy of each item is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the items be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

⊠	merits	This Information Disclosure Statement is being filed (a) within three months U.S. filing date, OR (b) before the mailing date of a first Office Action on the in the present application, OR (c) accompanies a Request for Continued ination. No certification or fee is required.
		This Information Disclosure Statement is being filed more than three month he U.S. filing date AND after the mailing date of the first Office Action on the to be to the mailing date of a Final Rejection or Notice of Allowance.
		a. I hereby certify that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(1).
		b. I hereby certify that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 CFR

Disclosure Statement. 37 CFR §1.97(e)(2).

		c. Check number in the amount of \$180.00 in payment of the fee						
		under 37 CFR §1.17(p). Please charge any fee deficiency or credit any overpayment to Deposit Account Number 01-2300 as needed to ensure consideration of the disclosed information.						
	Allowa Inform	This Information Disclosure Statement is being filed more than three months he U.S. filing date and after the mailing date of a Final Rejection or Notice of since, but before payment of the Issue Fee. Applicants hereby petition that the lation Disclosure Statement be considered. Attached is our check number in the amount of \$180.00 in payment of the petition fee under 37 CFR (j(1)). Please charge any fee deficiency or credit any overpayment to Deposit in Number 01-2300 as needed to ensure consideration of the disclosed ation.						
		 I hereby certify that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filling of this Information Disclosure Statement. 37 CFR §1.97(e)(1). 						
		b. I hereby certify that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 CFR §1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(2).						
		The references were cited during prosecution of a foreign application. A copy in English language translation of the Office Action are attached for the liner's information.						
		Respectfully submitted Charles M. Marmelstein Registration Number 25,895						
Custo	mer Nu	mber 004372						

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Enclosures: PTO/SB/08a, PTO/SB/08b, Office Action, References (2)

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Examiner Signature PTO/SB/08a (08-03)
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				Filing Date	July 14, 2003
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			135	Examiner Name	
Sheet	1	of '	1 W OF	Attorney Docket Number	108390-00050

	U.S. PATENT DOCUMENTS									
Examiner Initials*	Cite No.1	Document Number	Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevan Passages or Relevant Figures Appear				
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FOREIGN PATENT DOCUMENTS									
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Include copy of this form with next communication to applicant. Unique citation designation number. 2See attached Kinds of U.S. Patent Documents. 3Enter Office that
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here if English language translation is attached. AB indicates that only an English language abstract is attached.

Date Considered 05/20/2008

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STATEMENT BY APPLICANT Form PTO/SB/08b					First Named Inventor	Moriyasu SUMI, et al.				
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		NON PATENT LITERATURE DOCUMENTS	_
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the Item (book, magazine, journal, serial, symposium, catalog, etc.). date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Yasuyuki FUCHITA, Capital Market Quarterly, Nomura Institute of Capital Markets Research, Winter 2002, 'Historical Changes of Money Flow and Direction of Financial Business – Need of Discipline in Variation', Vol. 5, No. 3, pages 2-11: English version of this document is also attached.	1
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